

Excellence in Disability Management

The Empire Life Difference

Leading research and techniques

Our dedicated disability claim experts continuously conduct research and participate in industry groups. In this way, our approach to disability management reflects the most up-to-date art and science. We provide an extensive range of disability management services that follow industry best practices—which means employees receive the support they need, when they need it.

Innovative on mental health

It's no secret: mental health problems are at the root of an increasing percentage of absences*:

500,000

Each week, 500,000 Canadians are unable to work due to mental health problems



Seventy per cent of disability costs are attributed to mental illness

This is where we stand out. We are constantly pioneering new approaches—working with some of the best researchers in the field of disability claims in North America—to help people recover their mental health. It starts with pinpointing problem areas—at home or at work—and resolving them by having the right care provided at the right time.

Adoption of scientifically proven tools

We use an extensive range of tools to help people regain their health. Examples include pharmacogenomics, online cognitive behavioural therapy, psychosocial analytics, and medical second opinion services.

In tune with the needs of small and medium-sized businesses

Small businesses really are different. For starters, the entire team at a small enterprise might be smaller than the HR department at a larger shop. Simplicity is therefore essential. As an example, since disability claims are comparatively rare, and there may not be a dedicated HR person, we take time to provide personalized education with each absence.

We also recognize that some small businesses may face challenges in managing temporary staff replacements and accommodations for employees who return to work from a disability leave. We can help by proposing flexible approaches for a gradual return to work or by setting up a program to complete the gradual transition, outside of the workplace. Empire Life is a small business disability claim expert, with the tools and approaches our customers need to feel supported and informed.

Dedicated and compassionate case management teams

Where we stand out is in our personal service. Our team is dedicated, passionate and involved. At every step we treat employees with dignity, empathy, and respect. Describing her experience, one plan member had this to say about her case manager:



"...an amazing support person. My worries about returning to work were all addressed. She created a very smooth transition for me. She had loads of great suggestions and I always felt like someone had my back."

Continuous communication and support

We communicate with employees and their managers early on in an absence. Customers and their employees who are off work know what to expect and feel well supported.



"(Empire Life case manager) has been so great with communication and information sharing. She is very supportive and empathetic which makes a huge difference during such a difficult time."



Ask your Empire Life account team for more information.

*Source: Mental Health Commission of Canada. Backgrounder: Case Study Research Project. 2017.

For a complete description of the provisions, exclusions and limitations that apply please refer to the benefits booklet and group insurance policy. Claims will be adjudicated in accordance with the applicable group insurance policy. The information in this document is for general information purposes only and is not to be construed as providing legal, tax, financial or professional advice. The Empire Life Insurance Company assumes no responsibility for any reliance made on or misuse or omissions of the information contained in this document.

® Registered trademark of The Empire Life Insurance Company. Policies are issued by The Empire Life Insurance Company.

The Empire Life Insurance Company

259 King Street East, Kingston, ON K7L 3A8

Insurance & Investments – Simple. Fast. Easy.®
empire.ca info@empire.ca 1 877 548-1881

GRP-2894-EN-11/20

